

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION**

**IN RE:**

Michelle R Sloop

Debtor(s)

Case No.: 19-10312
Chapter: 13
Hearing Date: 5/01/2020
Judge A. Benjamin Goldgar

**NOTICE OF MOTION**

TO: Glenn B Stearns, Chapter 13 Trustee, 801 Warrenville Road Suite 650, Lisle, IL 60532 by electronic notice through ECF  
 Michelle R Sloop, Debtor(s), 38148 N Harper Rd, Beach Park, IL 60087  
 David M Siegel, Attorney for Debtor(s), 790 Chaddick Drive, Wheeling, IL 60090 by electronic notice through ECF

PLEASE TAKE NOTICE that on 5/01/2020, at 9:30AM, or as soon thereafter as counsel may be heard, I shall appear before the Honorable Judge A. Benjamin Goldgar, Bankruptcy Judge, in the courtroom usually occupied by him/her at the Park City Branch Court, Courtroom B, 301 Greenleaf Avenue, Park City, Illinois 60085-5725 or before any other Bankruptcy Judge who may be sitting in his/her place and stead, and shall then and there present this Motion of the undersigned, a copy of which is attached hereto and herewith served upon you, and shall pray for the entry of an Order in compliance therewith, at which time you may appear if you so desire.

**A party who objects to this motion and wants it called must file a Notice of Objection no later than two (2) business days before the presentment date. If a Notice of Objection is timely filed, the motion will be called on the presentment date. If no Notice of Objection is timely filed, the court may grant the motion without a hearing before the date of presentment.**

**PROOF OF SERVICE**

The undersigned, an attorney, hereby certifies that I have served a copy of this Notice along with the attached Motion upon the parties listed above, as to the Trustee and Debtor's attorney via electronic notice on April 20, 2020 and as to the debtor by causing same to be mailed in a properly addressed envelope, postage prepaid, from 7140 Monroe Street, Willowbrook, IL 60527 before the hour of 5:00 PM on April 20, 2020.

/s/ Joel P. Fonferko  
 Attorney for Movant

Berton J. Maley ARDC#6209399  
 Rachael A. Stokas ARDC#6276349  
 Peter C. Bastianen ARDC#6244346  
 Joel P. Fonferko ARDC#6276490  
 Brenda Ann Likavec ARDC#6330036  
 Karl V. Meyer ARDC#6220397  
 Grant W. Simmons ARDC#6330446  
**Codilis & Associates, P.C.**  
 15W030 North Frontage Road, Suite 100  
 Burr Ridge, IL 60527  
 (630) 794-5300  
**14-19-03875**

NOTE: This law firm is a debt collector.

**CERTIFICATE OF SERVICE**

The undersigned, an attorney, hereby certifies that I have served a copy of this Notice along with the attached Motion upon the parties listed below, as to the Trustee and Debtor's attorney via electronic notice on April 20, 2020 and as to the debtor by causing same to be mailed in a properly addressed envelope, postage prepaid, from 7140 Monroe Street, Willowbrook, IL 60527 before the hour of 5:00 PM on April 20, 2020.

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Michelle R Sloop, Debtor(s), 38148 N Harper Rd, Beach Park, IL 60087

David M Siegel, Attorney for Debtor(s), 790 Chaddick Drive, Wheeling, IL 60090 by electronic notice through ECF

/s/ Joel P. Fonferko  
Attorney for Movant

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**MOTION FOR RELIEF FROM THE AUTOMATIC STAY OR IN THE ALTERNATIVE  
TO DISMISS THE CASE FOR FAILURE TO MAKE PLAN PAYMENTS**

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**NOW COMES** Lakeview Loan Servicing, LLC, (hereinafter "Movant"), by and through its attorneys, Codilis & Associates, P.C., and moves this Honorable Court pursuant to 11 U.S.C. §362(d) for an Order granting Movant relief from the automatic stay or alternatively, for entry of an order dismissing the case pursuant to 11 U.S.C. §1307, and in support thereof states as follows:

1. This Court has jurisdiction pursuant to 28 U.S.C. §1334 and Internal Operating Procedure 15(a) of the United States District Court for the Northern District of Illinois, Eastern Division;
  
2. The Debtor is indebted to Movant for which the Movant claims a valid security interest in the property commonly known as 38148 N. Harper Road, Beach Park, IL 60087;
  
3. Enforcement of this security interest has been stayed automatically by operation of 11 U.S.C. §362 of the Bankruptcy Code upon Debtor filing of this petition on 4/10/2019;
  
4. The Chapter 13 plan herein provides for the cure of the default of said mortgage and maintenance of current payments during the pendency of the proceeding;
  
5. Pursuant to the plan, Debtor(s) is/are to disburse the current monthly mortgage payments directly to Movant beginning with the first payment due after the filing of the Chapter 13 Bankruptcy (subject to periodic adjustment due to change in escrow);

6. Movant is entitled to relief from the automatic stay under 11 U.S.C. Section 362(d) for the following reasons:

- a) As of 04/08/2020, the Debtor(s) is/are past due for the 1/1/2020 payment, and all amounts coming due since that date. Any payments received after this date may not be reflected in this default;
- b) As of 04/08/2020, the total post-petition default through and including 4/1/2020, is \$4,978.48. Any payments received after this date may not be reflected in this default. This amount includes post-petition attorney fees in the amount of \$1,831.00;

7. Said failure to make post-petition mortgage payments is sufficient grounds for relief from the automatic stay for cause pursuant to 11 U.S.C. Section 362(d)(1);

8. That sufficient grounds exist to dismiss this proceeding under 11 U.S.C. §1307 as:

- a) debtor's failure to timely pay post-petition mortgage payments as required under the plan and 11 U.S.C. §1322(b)(2) and (b)(5) constitutes an unreasonable delay that is prejudicial to moving creditor and the case should be dismissed under §1307(c)(1);
- b) debtor's failure to timely pay post-petition mortgage payments as required under the plan and 11 U.S.C. §1322(b)(2) and (b)(5) constitutes "cause" and the case should be dismissed under the general provisions of 11 U.S.C. §1307;
- c) the default in post-petition mortgage payments constitutes a material default under paragraph C of the Chapter 13 plan and case should be dismissed under §1307(c)(6);

9. This Court has authority to order that Rule 4001(a)(3) is not applicable to the order entered in granting this motion, and Movant requests this Court so order;

10. Movant has incurred attorney fees and/or costs in connection with this bankruptcy proceeding:

\$150.00	for 2/27/20 Required Court Foreclosure Appearance
\$450.00	for Proof of Claim
\$200.00	for Plan Review
\$850.00	for Preparation of Notice and Motion for Relief from the Automatic Stay, and prosecution of same
\$181.00	for Court filing fee

11. Lakeview Loan Servicing, LLC reserves the right to foreclose.

**WHEREFORE**, Lakeview Loan Servicing, LLC prays this Court enter an Order pursuant to 11 U.S.C. Section 362(d) modifying the automatic stay as to Movant, or alternatively, for entry of an order dismissing the case pursuant to 11 U.S.C. §1307, allowing the fees and costs described herein to be added to the indebtedness pursuant to the terms of the note and mortgage, and for such other and further relief as this Court may deem just and proper.

Dated this April 20, 2020.

Respectfully Submitted,

Codilis & Associates, P.C.

By: /s/ Joel P. Fonferko

Berton J. Maley ARDC#6209399  
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